

Information to identify the case:

Debtor 1	Mark Edward Danyo	Social Security number or ITIN	xxx-xx-7868
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-12380-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Edward Danyo

5/14/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark Edward Danyo
Debtor

Case No. 19-12380-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 14, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db	+ Mark Edward Danyo, 309 Wayne Avenue, Pine Beach, NJ 08741-1548
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518030834	+ Richard J. Tracy, III., Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518010831	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
518028807	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 14 2024 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 14 2024 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518010813	+ EDI: BANKAMER	May 15 2024 00:39:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518010812	+ EDI: BANKAMER	May 15 2024 00:39:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518010814	+ EDI: TSYS2	May 15 2024 00:39:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518010815	+ EDI: TSYS2	May 15 2024 00:39:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
518133147	+ Email/Text: RASEBN@raslg.com	May 14 2024 20:58:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518186758	+ EDI: CITICORP	May 15 2024 00:39:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518010819	+ EDI: CITICORP	May 15 2024 00:39:00	Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
518010818	+ EDI: CITICORP	May 15 2024 00:39:00	Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518010820	+ EDI: CITICORP	May 15 2024 00:39:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518010821	+ EDI: CITICORP	May 15 2024 00:39:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518010823	+ EDI: CITICORP	May 15 2024 00:39:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217

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518010822	+ EDI: CITICORP	May 15 2024 00:39:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518179964	EDI: CRFRSTNA.COM	May 15 2024 00:39:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
518010825	+ EDI: CRFRSTNA.COM	May 15 2024 00:39:00	Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399
518010824	+ EDI: CRFRSTNA.COM	May 15 2024 00:39:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
518010826	+ Email/Text: GCSBankruptcy@gcserv.com	May 14 2024 20:58:00	GC Servcies Limited Partnership, 6330 Gulfon, Houston, TX 77081-1108
518010827	EDI: IRS.COM	May 15 2024 00:39:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518010816	EDI: JPMORGANCHASE	May 15 2024 00:39:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518010817	EDI: JPMORGANCHASE	May 15 2024 00:39:00	Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
518173757	Email/PDF: resurgentbknotifications@resurgent.com	May 14 2024 21:02:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518184357	EDI: PRA.COM	May 15 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518184416	EDI: PRA.COM	May 15 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
518010828	EDI: SYNC	May 15 2024 00:39:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
518010829	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2024 20:59:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
518010830	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2024 20:59:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
518068305	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2024 20:59:00	Quicken Loans Inc., 635 Woodward Avenue,, Detroit, MI 48226-3408
519662524	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2024 20:59:00	Rocket Mortgage, LLC, f/k/a Quicken Loans, LLC, f/k/a Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518157166	+ Email/Text: bncmail@w-legal.com	May 14 2024 20:59:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518010832	EDI: TDBANKNORTH.COM	May 15 2024 00:39:00	TD Bank, Attn: Bankruptcy, 1701 Rt 70 E, Cherry Hill, NJ 08034
518010833	EDI: TDBANKNORTH.COM	May 15 2024 00:39:00	TD Bank, Po Box 219, Lewiston, ME 04243
518010834	EDI: TDBANKNORTH.COM	May 15 2024 00:39:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518010835	EDI: TDBANKNORTH.COM	May 15 2024 00:39:00	TD Bank, N.A., 70 Gray Rd, Portland, ME 04105
518028807	^ MEBN	May 14 2024 20:53:06	TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
518010837	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 14 2024 20:59:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
518010836	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 14 2024 20:59:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
518076361	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		

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		May 14 2024 20:58:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519106379	Email/PDF: bncnotices@becket-lee.com		
		May 14 2024 21:01:26	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518067413	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		May 14 2024 20:58:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518010838	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		May 14 2024 20:59:00	Toyota Motor Leasing, PO Box 105386, Atlanta, GA 30348-5386
518166762	+ EDI: AIS.COM		
		May 15 2024 00:39:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 42			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Robert Cameron Legg	on behalf of Debtor Mark Edward Danyo courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Steven P. Kelly	on behalf of Creditor QUICKEN LOANS INC. skelly@sterneisenberg.com bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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